

Fill in this information to identify your case:

Debtor 1 Frank McDonald
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) _____
 First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 25-10935
 (if known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

 MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Mia McDonald (daughter)</u>	<u>1</u>	<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes.
<u>Amir Davis (nephew)</u>	<u>11</u>	<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes.
_____	_____	<input type="checkbox"/> No. <input type="checkbox"/> Yes.
_____	_____	<input type="checkbox"/> No. <input type="checkbox"/> Yes.
_____	_____	<input type="checkbox"/> No. <input type="checkbox"/> Yes.

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$600.00

If not included in line 4:

4a. Real estate taxes	4a. <u>\$0.00</u>
4b. Property, homeowner's, or renter's insurance	4b. <u>\$0.00</u>
4c. Home maintenance, repair, and upkeep expenses	4c. <u>\$0.00</u>
4d. Homeowner's association or condominium dues	4d. <u>\$0.00</u>

Debtor 1

Frank**McDonald**Case number (if known) **25-10935**

First Name

Middle Name

Last Name

		Your expenses
5.	Additional mortgage payments for your residence , such as home equity loans	5. <u>\$0.00</u>
6.	Utilities:	
6a.!	Electricity, heat, natural gas	6a. <u>\$75.00</u>
6b.!	Water, sewer, garbage collection	6b. <u>\$50.00</u>
6c.!	Telephone, cell phone, Internet, satellite, and cable services	6c. <u>\$350.00</u>
6d.!	Other. Specify: _____	6d. <u>\$0.00</u>
7.	Food and housekeeping supplies	7. <u>\$500.00</u>
8.	Childcare and children's education costs (\$75 weekly aftercare)	8. <u>\$300.00</u>
9.	Clothing, laundry, and dry cleaning	9. <u>\$665.00</u>
10.	Personal care products and services	10. <u>\$595.00</u>
11.	Medical and dental expenses	11. <u>\$155.00</u>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. <u>\$0.00</u>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. <u>\$108.00</u>
14.	Charitable contributions and religious donations (\$40 weekly tithe at church)	14. <u>\$160.00</u>
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.!	Life insurance	15a. <u>\$0.00</u>
15b.!	Health insurance	15b. <u>\$0.00</u>
15c.!	Vehicle insurance	15c. <u>\$0.00</u>
15d.!	Other insurance. Specify: _____	15d. <u>\$0.00</u>
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. <u>\$0.00</u>
17.	Installment or lease payments:	
17a.!	Car payments for Vehicle 1	17a. <u>\$0.00</u>
17b.!	Car payments for Vehicle 2	17b. <u>\$0.00</u>
17c.!	Other. Specify: _____	17c. <u>\$0.00</u>
17d.!	Other. Specify: _____	17d. <u>\$0.00</u>
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. <u>\$0.00</u>
19.	Other payments you make to support others who do not live with you. Specify: _____	19. <u>\$0.00</u>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a.!	20a. <u>\$0.00</u>
	Mortgages on other property	
	20b.!	20b. <u>\$0.00</u>
	Real estate taxes	
	20c.!	20c. <u>\$0.00</u>
	Property, homeowner's, or renter's insurance	
	20d.!	20d. <u>\$0.00</u>
	Maintenance, repair, and upkeep expenses	
	20e.!	20e. <u>\$0.00</u>
	Homeowner's association or condominium dues	

Debtor 1

Frank

McDonald

Case number (if known) **25-10935**

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Middle Name

Last Name

21. **Other.** Specify: _____

21. + \$0.00

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$3,558.00

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$0.00

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$3,558.00

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from *Schedule I*.

23a. \$1,639.02

23b. Copy your monthly expenses from line 22c above.

23b. - \$3,558.00

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. (\$1,918.98)

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

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Amount

6c. Telephone, cell phone, Internet, satellite, and cable services

Cell Phone (Family Plan)	\$250.00
Cable and Internet	\$100.00

9. Clothing, laundry, and dry cleaning

Clothes and Laundry (Self, Nephew, and Daughter)	\$595.00
Dry Cleaning (Uber Driving Clothes)	\$70.00

10. Personal care products and services

Personal Care Products (Self, Nephew, and Daughter)	\$345.00
Personal Care Services (Self, Nephew, and Daughter)	\$250.00

Fill in this information to identify your case:

Debtor 1	<u>Frank</u>	<u>McDonald</u>
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	<u></u>	<u></u>
	First Name	Middle Name Last Name
United States Bankruptcy Court for the:	<u>Eastern District of Pennsylvania</u>	
Case number (if known)	<u>25-10935</u>	

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- ☒ No
- ☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Frank McDonald
Frank McDonald, Debtor 1

Date 04/22/2025
MM/ DD/ YYYY